



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [SVB FINANCIAL GROUP](#)

City/State [SANTA CLARA, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [190,997,350](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[3003 TASMAN DRIVE](#)
[SANTA CLARA, CA 95054](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018												
Average assets (\$000)	152,916,577			79,339,893			85,341,180			63,204,818			55,389,718												
Net income (\$000)	1,439,606			815,458			1,208,368			1,136,856			973,840												
Number of BHCs in peer group	132			130			128			125			118												
Earnings and Profitability:																									
Percent of Average Assets																									
Net interest income (tax equivalent)	1.97	2.65	14	2.65	2.80	35	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66										
+ Non-interest income	1.84	1.09	84	1.76	1.21	80	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59										
- Overhead expense	1.89	2.21	31	2.32	2.59	41	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21										
- Provision for credit losses	0.07	-0.12	89	0.41	0.66	27	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64										
+ Securities gains (losses)	0	0.01	6	0.10	0.03	90	0.07	0.02	88	-0.01	0.01	14	0	0	29										
+ Other tax equivalent adjustments	0	0	18	0	0	13	0	0	79	0	0	42	0	0	45										
= Pretax net operating income (tax equivalent)	1.91	1.76	66	1.96	0.91	95	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94										
Net operating income	1.26	1.34	46	1.37	0.70	90	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91										
Net income	1.26	1.34	46	1.37	0.71	90	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91										
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42											
Percent of Average Earning Assets																									
Interest income (tax equivalent)	2.12	3.12	9	2.89	3.64	13	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17										
Interest expense	0.07	0.26	9	0.12	0.58	1	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1										
Net interest income (tax equivalent)	2.05	2.85	13	2.77	3.05	29	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54										
Losses, Allowance, and Past Due + Nonaccrual																									
Net loan and lease losses / Average loans and leases	0.29	0.12	87	0.24	0.28	56	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65										
Earnings coverage of net loan and lease losses (X)	19.64	26.30	55	21.83	20.97	68	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70										
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.65	1.32	9	1.34	1.58	35	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65										
Allowance for loan and lease losses / Total loans and leases	0.65	1.30	11	1.34	1.55	36	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67										
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.58	12	0.28	0.71	13	0.23	0.71	10	0.31	0.57	23	0.33	0.61	21										
30-89 days past due loans and leases / Total loans and leases	0.02	0.29	4	0.08	0.37	13	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63										
Liquidity and Funding																									
Net noncore funding dependence	-2.14	-3.31	54	-11.20	6.19	7	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8										
Net short-term noncore funding dependence	-9.73	-9.17	39	-20.11	-2.71	10	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12										
Net loans and leases / Total assets	31.98	58.81	8	39.04	63	11	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15										
Capitalization																									
Tier 1 leverage ratio	7.77	9.07	15	8.26	9.05	29	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31										
Holding company equity capital / Total assets	7.49	10.79	6	8.03	11.12	8	7.08	11.16	5	9.06	12.43	10	8.97	12.22	7										
Total equity capital (including minority interest) / Total assets	7.68	10.91	6	8.21	11.24	9	7.27	11.29	4	9.28	12.57	12	9.23	12.27	9										
Common equity tier 1 capital / Total risk-weighted assets	12.73	12.64	58	12.31	12.26	56	11.04	12.38	32	12.58	12.17	65	13.41	12.12	77										
Net loans and leases / Equity capital (X)	4.27	5.47	24	4.86	5.73	31	5.44	5.58	48	5.08	5.21	50	5.48	5.29	53										
Cash dividends / Net income	2.81	27.22	9	1.54	49.74	9	1.42	42.30	9	0	33.12	3	0	27.31	5										
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36											
Growth Rates																									
Assets	96.73	9.51	99	41.80	16.67	90	62.57	16.68	96	25.19	9.26	85	11.33	7	77										
Equity capital	83.51	7.52	97	32.29	6.54	93	27.04	6.99	91	26.47	10.49	84	22.40	7.89	86										
Net loans and leases	61.18	-0.66	98	23.22	12.75	82	36.14	9.07	93	17.12	9.10	82	22.78	7.89	89										
Noncore funding	97.24	-21.64	99	35.62	-6.57	90	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74										
Parent Company Ratios																									
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0.01	1.02	73	0	1.14	37										
Long-term debt / Equity capital	12.83	10.65	69	10.82	13.73	57	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68										
Equity investment in subsidiaries / Equity capital	101.21	103.15	44	85.64	103.27	2	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7										
Cash from ops + noncash items + op expense / Op expense + dividends	-21.34	155.61	1	121.63	142.45	45	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89										

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,421,870	1,116,660	1,520,021	1,599,165	1,358,480	27.33	130.28
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,421,870	1,116,660	1,520,021	1,599,165	1,357,522	27.33	130.28
Tax-exempt income on loans and leases.....	0	0	0	0	958		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	248		
Income on loans and leases (tax equivalent).....	1,421,870	1,116,660	1,520,021	1,599,165	1,358,728	27.33	130.28
Investment interest income (tax equivalent).....	899,825	506,060	712,471	627,069	585,176	77.81	241.47
Interest on balances due from depository institutions.....	11,781	21,695	24,259	91,661	32,659	-45.70	109.14
Interest income on other earning assets.....	1,227	1,631	2,084	4,482	5,308	-24.77	-25.68
Total interest income (tax equivalent).....	2,334,703	1,646,046	2,258,835	2,322,377	1,981,871	41.84	162.84
Interest on time deposits of \$250K or more	462	518	662	151	14	-10.81	
Interest on time deposits < \$250K.....	253	68	89	69	10	272.06	
Interest on foreign office deposits	1,303	5,879	6,590	25,524	1,175	-77.84	61.86
Interest on other deposits	39,109	44,845	52,877	151,928	28,106	-12.79	1142.34
Interest on other borrowings and trading liabilities.....	771	3,310	3,314	3,592	14,580	-76.71	-78.34
Interest on subordinated debt and mandatory convertible securities	32,015	14,628	21,795	31,543	32,036	118.86	30.13
Total interest expense.....	73,913	69,248	85,327	212,807	75,921	6.74	129.94
Net interest income (tax equivalent).....	2,260,790	1,576,798	2,173,508	2,109,570	1,905,950	43.38	164.08
Non-interest income.....	2,115,197	1,046,607	1,683,750	1,222,310	742,916	102.10	541.00
Adjusted operating income (tax equivalent)	4,375,987	2,623,405	3,857,258	3,331,880	2,648,866	66.81	268.94
Overhead expense.....	2,167,917	1,381,376	2,065,110	1,613,493	1,191,772	56.94	246.20
Provision for credit losses.....	74,749	246,810	189,443	94,183	84,291		-15.66
Securities gains (losses)	-319	61,165	61,165	-3,905	-740		
Other tax equivalent adjustments	-1	-1	1	0	0		
Pretax net operating income (tax equivalent).....	2,193,491	1,166,201	1,758,111	1,622,351	1,372,111	88.09	354.31
Applicable income taxes	508,451	299,491	447,587	425,685	351,561	69.77	160.07
Tax equivalent adjustments	19,551	11,217	16,230	11,949	9,202	74.30	2729.38
Applicable income taxes (tax equivalent).....	528,002	310,708	463,817	437,634	360,763	69.94	169.12
Minority interest	225,883	40,035	85,926	47,861	37,508	464.21	6533.86
Net income before discontinued operations, net of minority interest	1,439,606	815,458	1,208,368	1,136,856	973,840	76.54	408.30
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,439,606	815,458	1,208,368	1,136,856	973,840	76.54	408.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,665,489	855,493	1,294,294	1,184,717	1,011,348	94.68	481.07
Investment securities income (tax equivalent).....	899,825	506,060	712,471	627,069	585,176	77.81	241.47
US Treasury and agency securities (excluding mortgage-backed securities)	72,085	79,663	103,003	124,944	140,993	-9.51	-45.56
Mortgage-backed securities	730,136	372,900	531,817	443,956	400,615	95.80	467.26
All other securities	97,604	53,497	77,651	58,169	43,568	82.45	3980.43
Cash dividends declared.....	40,489	12,557	17,150	0	0	222.44	
Common	0	0	0	0	0		
Preferred.....	40,489	12,557	17,150	0	0	222.44	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.04	2.90	9	2.77	3.35	16	2.65	3.27	14	3.67	4	24	3.58	3.87	28
Less: Interest expense	0.06	0.24	10	0.12	0.54	1	0.10	0.48	1	0.34	0.98	6	0.14	0.79	2
Equals: Net interest income (tax equivalent)	1.97	2.65	14	2.65	2.80	35	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66
Plus: Non-interest income	1.84	1.09	84	1.76	1.21	80	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59
Equals: adjusted operating income (tax equivalent)	3.82	3.80	60	4.41	4.06	73	4.52	4.04	77	5.27	4.41	84	4.78	4.46	71
Less: Overhead expense	1.89	2.21	31	2.32	2.59	41	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21
Less: Provision for credit losses	0.07	-0.12	89	0.41	0.66	27	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	6	0.10	0.03	90	0.07	0.02	88	-0.01	0.01	14	0	0	27
Plus: other tax equivalent adjustments	0	0	18	0	0	13	0	0	79	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.91	1.76	66	1.96	0.91	95	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94
Less: Applicable income taxes (tax equivalent)	0.46	0.41	70	0.52	0.21	96	0.54	0.23	96	0.69	0.36	94	0.65	0.33	95
Less: Minority interest	0.20	0	96	0.07	0	95	0.10	0	96	0.08	0	96	0.07	0	97
Equals: Net operating income	1.26	1.34	46	1.37	0.70	90	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.26	1.34	46	1.37	0.71	90	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91
Memo: Net income (last four quarters)	1.30	1.30	54	1.40	0.81	90	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91
Net income—BHC and noncontrolling (minority) interest	1.45	1.35	63	1.44	0.72	92	1.52	0.83	92	1.87	1.20	96	1.83	1.25	94
Margin Analysis															
Average earning assets / Average assets	96.20	93.09	84	95.58	92.11	87	95.79	92.32	87	95.50	91.05	89	96.74	91.48	93
Average interest-bearing funds / Average assets	29.68	61.98	0	31.03	64.67	0	31.59	64.06	0	26.64	65.57	1	18.76	65.56	0
Interest income (tax equivalent) / Average earning assets	2.12	3.12	9	2.89	3.64	13	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17
Interest expense / Average earning assets	0.07	0.26	9	0.12	0.58	1	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1
Net interest income (tax equivalent) / Average earning assets	2.05	2.85	13	2.77	3.05	29	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54
Yield or Cost															
Total loans and leases (tax equivalent)	3.66	4.07	30	4.16	4.35	45	4.08	4.27	43	5.35	5.09	72	5.30	4.95	76
Interest-bearing bank balances	0.08	0.13	11	0.28	0.36	38	0.21	0.27	37	1.60	2.04	25	1.61	1.64	46
Federal funds sold and reverse repos	0.02	0.25	37	0.40	0.75	40	0.31	0.68	37	1.26	2.44	14	1.84	2.17	32
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.10	3.09	8	2.87	3.61	12	2.74	3.51	11	3.83	4.36	18	3.68	4.20	18
Investment securities (tax equivalent)	1.61	1.77	42	2.36	2.36	46	2.23	2.25	47	2.58	2.76	37	2.36	2.68	24
US Treasury and agency securities (excluding mortgage-backed securities)	1.34	1.23	58	2.29	1.85	72	2.20	1.75	73	2	2.32	33	1.86	2.05	37
Mortgage-backed securities	1.34	1.55	31	2.03	2.17	29	1.91	2.05	30	2.63	2.61	55	2.56	2.50	58
All other securities	2.25	2.85	32	2.93	3.28	36	2.83	3.24	35	3.47	4.06	34	3.04	4.20	21
Interest-bearing deposits	0.12	0.22	26	0.30	0.60	16	0.24	0.53	15	1.09	1.10	53	0.35	0.81	10
Time deposits of \$250K or more	0.51	0.70	27	1.57	1.53	50	1.49	1.42	55	0.72	1.96	4	0.07	1.44	3
Time deposits < \$250K	1.03	0.67	83	1.13	1.47	21	1.13	1.36	26	0.86	1.82	7	0.11	1.29	1
Other domestic deposits	0.14	0.16	54	0.32	0.41	41	0.25	0.36	37	1.24	0.93	77	0.48	0.67	32
Foreign deposits	0.02	0.12	33	0.18	0.48	25	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9
Federal funds purchased and repos	0.05	0.18	23	1.56	0.71	86	1.56	0.62	88	2.55	1.86	81	2.33	1.51	81
Other borrowed funds and trading liabilities	0	1.29	3	0.39	1.54	6	0.35	1.50	6	0.40	2.38	3	1.22	2.28	6
All interest-bearing funds	0.22	0.38	21	0.38	0.82	11	0.32	0.74	9	1.26	1.49	34	0.73	1.19	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	2,115,197		1,046,607		1,683,750		1,222,310		742,916						
Fiduciary activities income	2,688		0		0		0		0						
Service charges on deposit accounts - domestic	76,605		63,371		85,019		83,958		71,775						
Trading revenue.....	8,429		19,186		23,183		32,047		9,330						
Investment banking fees and commissions.....	466,630		436,927		612,792		433,568		130,325						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	596,688		99,180		274,800		129,385		116,985						
Net servicing fees	82		0		0		0		0						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	0		335		335		0		0						
Other non-interest income.....	964,075		427,608		687,621		543,352		414,501						
Total overhead expenses	2,167,917		1,381,376		2,065,110		1,613,493		1,191,772						
Personnel expense.....	1,426,138		900,057		1,314,840		985,538		724,451						
Net occupancy expense.....	85,198		73,255		133,636		87,710		69,740						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	10,917		4,037		5,382		11,483		0						
Other operating expenses.....	645,664		404,027		611,252		528,762		397,581						
Fee income on mutual funds and annuities.....	39,367		81,887		100,650		116,961		86,278						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	6,220		4,336		4,460		3,564		2,900						
Average personnel expense per employee.....	229.28		207.58		294.81		276.53		249.81						
Average assets per employee.....	24,584.66		18,297.95		19,134.79		17,734.24		19,099.90						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.86	2.14	49	7.82	2.09	93	5.98	2.02	86	9.57	2.72	92	11.61	3.08	94
Overhead expenses / Net Interest Income + non-interest income	49.76	58.85	17	52.88	62.06	19	53.76	62.28	19	48.60	61.29	11	45.15	60.88	9
Percent of Average Assets															
Total overhead expense	1.89	2.21	31	2.32	2.59	41	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21
Personnel expense.....	1.24	1.23	57	1.51	1.30	70	1.54	1.30	74	1.56	1.41	63	1.31	1.44	37
Net occupancy expense.....	0.07	0.24	4	0.12	0.26	8	0.16	0.26	11	0.14	0.28	9	0.13	0.28	6
Other operating expenses.....	0.57	0.72	33	0.69	0.95	30	0.72	0.94	37	0.85	0.97	49	0.72	0.97	24
Overhead less non-interest income	0.05	1.08	7	0.56	1.27	11	0.45	1.25	10	0.62	1.32	11	0.81	1.38	13
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	49.54	58.34	17	52.66	61.60	19	53.54	61.82	20	48.43	60.64	10	44.99	60.37	9
Personnel expense.....	32.59	32.89	42	34.31	32.31	59	34.09	32.36	58	29.58	32.39	32	27.35	32.51	20
Net occupancy expense.....	1.95	6.26	5	2.79	6.55	6	3.46	6.58	10	2.63	6.52	6	2.63	6.48	5
Other operating expenses.....	15	18.68	22	15.55	22.16	19	15.99	22.28	20	16.21	21.20	20	15.01	20.90	13
Total non-interest income	48.34	28.20	86	39.89	28.52	77	43.65	28.83	82	36.69	29.23	72	28.05	28.50	56
Fiduciary activities income	0.06	2.27	28	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.75	3.25	27	2.42	3.23	32	2.20	3.27	30	2.52	3.88	31	2.71	4.15	33
Trading revenue.....	0.19	0.68	59	0.73	1.37	62	0.60	1.28	59	0.96	1.18	62	0.35	0.85	57
Investment banking fees and commissions.....	10.66	2.46	90	16.65	2.59	93	15.89	2.46	93	13.01	3.54	88	4.92	3.42	78
Insurance activities revenue.....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	13.64	0.03	99	3.78	0	99	7.12	0.01	99	3.88	0.02	99	4.42	0.02	99
Net servicing fees	0	0.56	23	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	3.64	4	0.01	3.74	13	0.01	3.92	13	0	1.86	12	0	1.61	10
Other non-interest income.....	22.03	9.39	90	16.30	9.49	86	17.83	9.65	86	16.31	10.04	83	15.65	9.86	83
Overhead less non-interest income	1.20	29.67	7	12.76	31.97	9	9.89	31.93	10	11.74	31.06	11	16.95	31.46	15
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.18	21.49	68	25.68	18.64	90	25.46	18.63	92	26.24	20.56	88	25.62	19.04	90
Applicable income tax + TE / Pretax net operating income + TE	24.07	23.11	67	26.64	22.16	82	26.38	21.18	89	26.98	23.23	85	26.29	21.56	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	11,015,695	4,709,789	4,939,584	4,267,870	3,483,231	133.89	319.88	
Commercial and industrial loans	15,309,940	14,130,716	14,713,290	11,428,627	11,408,004	8.35	61.87	
Loans to individuals	429,681	197,339	354,564	181,166	146,971	117.74	514.25	
Loans to depository institutions and acceptances of other banks	0	0	0	36,130	35,201	-100.00	-100.00	
Agricultural loans	0	18,878	500	1,330	6,563	-100.00	-100.00	
Other loans and leases	34,731,211	19,357,169	25,173,550	17,412,582	13,431,342	79.42	391.64	
Less: Unearned income	0	0	0	163,069	173,032	-100.00	-100.00	
Loans and leases, net of unearned income	61,486,527	38,413,891	45,181,488	33,164,636	28,338,280	60.06	221.71	
Less: Allowance for loan and lease losses	397,853	512,957	447,765	304,924	280,903	-22.44	65.38	
Net loans and leases	61,088,674	37,900,934	44,733,723	32,859,712	28,057,377	61.18	223.71	
Debt securities that reprice or mature in over 1 year	105,154,001	38,182,272	47,414,670	25,646,629	20,632,262	175.40	479.44	
Mutual funds and equity securities	184,542	229,297	280,804	59,200	23,354	-19.52	2088.85	
Subtotal	166,427,217	76,312,503	92,429,197	58,565,541	48,712,993	118.09	349.47	
Interest-bearing bank balances	17,241,024	14,534,587	16,634,857	5,677,082	2,890,856	18.62	752.02	
Federal funds sold and reverse repos	216,262	450,164	226,847	289,340	123,611	-51.96	32.09	
Debt securities that reprice or mature within 1 year	201,133	704,565	90,312	2,211,236	2,645,223	-71.45	-91.28	
Trading assets	288,011	260,305	289,949	198,596	104,134	10.64	79.26	
Total earning assets	184,373,647	92,262,124	109,671,162	66,941,795	54,476,817	99.84	342.32	
Non-interest-bearing cash and due from depository institutions	1,166,478	649,533	725,980	683,250	524,484	79.59	280.43	
Premises, fixed assets, and leases	410,615	310,323	294,155	285,628	81,205	32.32	626.51	
Other real estate owned	1,147	1,179	1,179	0	0	-2.71		
Investment in unconsolidated subsidiaries	950,724	107,969	115,232	74,190	76,412	780.55	1097.94	
Intangible and other assets	4,100,509	3,756,017	5,239,129	3,399,152	1,861,571	9.17	252.75	
Total assets	190,997,350	97,086,855	116,046,446	71,384,015	57,020,489	96.73	341.23	
Quarterly average assets	183,370,777	87,873,665	103,345,041	69,265,893	57,714,791	108.68	322.94	
Average loans and leases (YTD)	51,794,864	35,830,496	37,254,131	29,906,517	25,618,514	44.56	188.77	
Memoranda								
Loans held-for-sale	0	0	0	0	0			
Loans not held-for-sale	61,486,527	38,413,891	45,181,488	33,164,636	28,338,280	60.06	221.71	
Real estate loans secured by 1–4 family	7,377,781	3,678,968	3,916,802	3,188,585	2,600,441	100.54	303.37	
Commercial real estate loans	2,942,123	282,561	282,529	354,527	266,647	941.23	1035.02	
Construction and land development	248,321	88,197	84,215	151,353	147,113	181.55	92.36	
Multifamily	748,728	7,583	3,965	5,916	6,797	9773.77	10747.99	
Nonfarm nonresidential	1,945,074	186,781	194,349	197,258	112,737	941.37	1478.52	
Real estate loans secured by farmland	695,791	748,260	740,253	724,757	616,143	-7.01	29.98	
Total investment securities	105,539,676	39,116,134	47,785,786	27,917,065	23,300,839	169.81	415.75	
U.S. Treasury securities	9,276,571	4,547,294	4,469,727	6,894,010	4,738,259	104.00	3.77	
US agency securities (excluding mortgage-backed securities)	817,208	554,872	639,573	618,275	1,725,107	47.28	-70.28	
Municipal securities	6,485,126	2,929,137	3,635,194	1,785,951	1,575,421	121.40	11730.93	
Mortgage-backed securities	88,227,563	30,832,085	38,735,996	18,550,590	15,232,887	186.16	912.80	
Asset-backed securities	0	0	0	0	0			
Other debt securities	548,666	23,449	24,492	9,039	5,811	2239.83		
Mutual funds and equity securities	184,542	229,297	280,804	59,200	23,354	-19.52	2088.85	
Available-for-sale securities	22,984,059	25,904,324	30,912,438	14,014,919	7,790,043	-11.27	81.39	
U.S. Treasury securities	9,276,571	4,547,294	4,469,727	6,894,010	4,738,259	104.00	3.77	
US agency securities (excluding mortgage-backed securities)	208,315	152,526	237,308	99,547	1,084,117	36.58	-90.20	
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	13,483,836	21,181,055	26,180,911	7,012,323	1,961,856	-36.34	744.44	
Asset-backed securities	0	0	0	0	0			
Other debt securities	15,337	23,449	24,492	9,039	5,811	-34.59		
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-376,843	629,950	624,326	272,327	-299,206			
Available-for-sale securities appreciation (depreciation)	64,915	666,784	667,542	120,572	-72,269	-90.26	-56.95	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	4,611,123	4,626,841	4,623,921	3,194,090	3,593,495	-0.34	73.48	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,079,298	2,890,599	4,451,921	3,175,766	3,156,439	179.50	101.50
NOW, ATS and transaction accounts	326,221	106,853	216,985	21,992	21,704	205.30	1764.65
Time deposits less brokered deposits < \$250K	-43,105	7,474	7,120	8,040	8,459		
MMDA and other savings accounts	148,834,084	74,819,283	89,370,911	52,558,046	41,483,599	98.92	372.88
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	157,196,498	77,824,209	94,046,937	55,763,844	44,670,201	101.99	342.69
Time deposits of \$250K or more	385,592	47,949	45,934	25,820	17,074	704.17	
Foreign deposits	13,460,987	7,078,320	8,425,853	6,348,604	4,735,285	90.17	407.31
Federal funds purchased and repos	54,079	0	0	0	319,414		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	43,118	19,068	21,459	18,596	312,380	126.13	256.52
Other borrowings w/remaining maturity over 1 year	0	0	0	217,977	0		
Brokered deposits < \$250K	150,001	0	0	0	0		
Noncore funding	14,093,777	7,145,337	8,493,246	6,610,997	5,384,153	97.24	422.08
Trading liabilities	272,532	137,503	216,912	135,830	96,956	98.20	63.73
Subordinated notes and debentures + trust preferred securities	1,924,566	843,430	843,628	347,987	696,465	128.18	141.79
Other liabilities	2,840,680	3,168,996	4,012,232	1,904,277	907,871	-10.36	622.04
Total liabilities	176,328,053	89,119,475	107,612,955	64,762,935	51,755,646	97.86	345.67
Equity Capital							
Perpetual preferred stock (including surplus)	2,065,039	340,138	340,138	340,138	0	507.12	
Common stock	59	52	52	52	53	13.46	13.46
Common surplus	5,100,167	1,548,918	1,585,244	1,470,071	1,378,438	229.27	318.20
Retained earnings	7,070,868	5,283,433	5,671,749	4,575,601	3,791,838	33.83	210.55
Accumulated other comprehensive income	64,534	620,394	622,517	84,445	-54,120	-89.60	-33.18
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	14,300,667	7,792,935	8,219,700	6,470,307	5,116,209	83.51	298.01
Noncontrolling (minority) interest in subsidiaries	368,630	174,445	213,791	150,773	148,634	111.32	182.98
Total equity capital, including minority interest	14,669,297	7,967,380	8,433,491	6,621,080	5,264,843	84.12	293.98
Total liabilities and capital	190,997,350	97,086,855	116,046,446	71,384,015	57,020,489	96.73	341.23
Memoranda							
Non-interest-bearing deposits	115,526,292	57,685,687	67,056,156	41,222,031	39,197,083	100.27	272.23
Interest-bearing deposits	55,666,786	27,264,791	35,462,568	20,916,237	10,225,477	104.17	677.42
Total deposits	171,193,078	84,950,478	102,518,724	62,138,268	49,422,560	101.52	348.19
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,219,700	6,470,307	6,470,307	5,116,209	4,179,795		
Accounting restatements	0	-35,049	-35,049	-583	0		
Net income	1,439,606	815,458	1,208,368	1,136,856	973,840		
Net sale of new perpetual preferred stock	1,724,901	0	0	340,138	0		
Net sale of new common stock	2,454,729	18,827	55,153	-266,835	-83,061		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	1,060,203	0	0	5,958	0		
Less: Dividends declared	40,489	12,557	17,150	0	0		
Change in other comprehensive income	-557,983	535,949	538,071	138,564	-52,648		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	98,283		
Holding company equity capital, ending balance	14,300,667	7,792,935	8,219,700	6,470,307	5,116,209		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	5.77	36.06	6	4.85	36.66	7	4.26	36.22	6	5.98	37.78	11	6.11	37.19	10
Commercial and industrial loans	8.02	11.11	36	14.55	14.40	50	12.68	13.52	46	16.01	12.02	72	20.01	12.85	78
Loans to individuals	0.22	3.60	18	0.20	3.57	16	0.31	3.40	20	0.25	4.20	16	0.26	4.31	15
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0.05	0.04	80	0.06	0.05	83
Agricultural loans.....	0	0.21	11	0.02	0.20	41	0	0.19	23	0	0.24	30	0.01	0.30	37
Other loans and leases.....	18.18	4.26	96	19.94	4.66	96	21.69	4.63	97	24.39	5.01	98	23.56	5	98
Net loans and leases.....	31.98	58.81	8	39.04	63	11	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15
Debt securities over 1 year.....	55.06	18.32	99	39.33	14.80	98	40.86	15.55	99	35.93	14.60	97	36.18	14.63	97
Mutual funds and equity securities	0.10	0.05	73	0.24	0.06	88	0.24	0.05	91	0.08	0.06	70	0.04	0.06	56
Subtotal	87.14	78.17	84	78.60	79.07	32	79.65	78.16	41	82.04	79.65	35	85.43	79.97	57
Interest-bearing bank balances	9.03	9.37	51	14.97	6.40	91	14.33	7.51	87	7.95	3.06	88	5.07	3.04	78
Federal funds sold and reverse repos	0.11	0.53	72	0.46	0.80	80	0.20	0.82	74	0.41	1.57	74	0.22	1.66	68
Debt securities 1 year or less	0.11	1.51	10	0.73	1.85	31	0.08	1.68	7	3.10	1.91	79	4.64	1.96	85
Trading assets	0.15	0.58	53	0.27	1.04	45	0.25	1.01	45	0.28	1.19	55	0.18	1.33	58
Total earning assets.....	96.53	91.57	97	95.03	90.87	92	94.51	91.05	89	93.78	89.53	90	95.54	89.74	94
Non-interest cash and due from depository institutions.....	0.61	0.99	21	0.67	1.03	23	0.63	1.07	15	0.96	1.14	37	0.92	1.21	30
Other real estate owned.....	0	0.01	22	0	0.03	17	0	0.02	16	0	0.03	4	0	0.04	2
All other assets.....	2.86	7.39	1	4.30	8.03	8	4.87	7.82	15	5.27	9.27	10	3.54	8.98	4
Memoranda															
Short-term investments	9.25	12.31	42	16.16	10.21	79	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73
U.S. Treasury securities.....	4.86	1.18	87	4.68	0.91	89	3.85	0.84	86	9.66	1.03	97	8.31	1.04	96
US agency securities (excluding mortgage-backed securities)	0.43	0.75	56	0.57	0.59	62	0.55	0.63	61	0.87	0.54	70	3.03	0.69	89
Municipal securities	3.40	1.70	78	3.02	1.60	75	3.13	1.69	75	2.50	1.34	76	2.76	1.62	73
Mortgage-backed securities	46.19	13.46	99	31.76	11.20	98	33.38	11.75	99	25.99	11.44	96	26.71	11.13	96
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.29	0.51	51	0.02	0.40	35	0.02	0.42	34	0.01	0.39	33	0.01	0.41	31
Loans held-for-sale.....	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	32.19	58.34	8	39.57	63.22	11	38.93	61.72	10	46.46	63.50	15	49.70	63.93	15
Real estate loans secured by 1–4 family	3.86	11.57	16	3.79	12.28	17	3.38	11.91	15	4.47	13.29	17	4.56	13.46	15
Revolving	0.08	1.44	13	0.05	1.72	13	0.04	1.66	13	0.08	2.07	16	0.12	2.27	15
Closed-end, secured by first liens	3.78	9.73	21	3.74	10.10	21	3.34	9.81	20	4.39	10.69	24	4.44	10.57	23
Closed-end, secured by junior liens	0.01	0.19	15	0	0.24	3	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	1.54	22.35	7	0.29	22.30	5	0.24	22.22	4	0.50	22.23	6	0.47	21.58	7
Construction and land development	0.13	3.40	6	0.09	3.47	7	0.07	3.40	6	0.21	3.44	11	0.26	3.51	12
Multifamily.....	0.39	3.32	10	0.01	3.10	4	0	3.12	4	0.01	3.01	5	0.01	2.72	5
Nonfarm nonresidential	1.02	14.65	6	0.19	14.72	5	0.17	14.72	4	0.28	14.69	6	0.20	14.44	6
Real estate loans secured by farmland.....	0.36	0.35	65	0.77	0.33	78	0.64	0.33	76	1.02	0.36	81	1.08	0.41	80

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	17.92	60.51	5	12.26	56.15	6	10.93	57.15	4	12.87	57.46	7	12.29	56.49	5
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.92	60.51	5	12.26	56.15	6	10.93	57.15	4	12.87	57.46	7	12.29	56.49	5
Real estate loans secured by 1–4 family.....	12	20	26	9.58	19.51	22	8.67	19.43	20	9.61	20.75	19	9.18	21.10	18
Revolving	0.24	2.47	17	0.13	2.66	15	0.09	2.64	14	0.17	3.15	15	0.25	3.50	15
Closed-end.....	11.76	17.35	31	9.45	16.64	28	8.58	16.59	24	9.45	17.39	23	8.93	17.39	19
Commercial real estate loans	4.78	37.13	5	0.74	33.63	5	0.63	34.63	4	1.07	33.52	6	0.94	32.14	6
Construction and land development.....	0.40	5.69	6	0.23	5.18	9	0.19	5.26	7	0.46	5.09	11	0.52	5.20	10
1–4 family.....	0.04	1.19	15	0	0.94	5	0	0.93	5	0	0.94	7	0	1.02	14
Other.....	0.36	4.46	6	0.23	4.09	9	0.19	4.19	7	0.46	4.02	11	0.52	4.05	11
Multifamily.....	1.22	5.41	13	0.02	4.78	4	0.01	4.96	4	0.02	4.69	5	0.02	4.10	5
Nonfarm nonresidential	3.16	24.45	5	0.49	22.19	5	0.43	22.93	4	0.59	22.15	6	0.40	21.40	6
Owner-occupied.....	0.62	8.31	9	0.37	7.46	10	0.33	7.68	10	0.38	7.72	13	0.19	8.03	10
Other.....	2.54	15.83	6	0.12	14.52	5	0.10	14.95	4	0.22	14.34	5	0.21	13.38	6
Real estate loans secured by farmland.....	1.13	0.61	76	1.95	0.52	84	1.64	0.54	82	2.19	0.55	85	2.17	0.63	84
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0.11	0.11	82	0.12	0.12	84
Commercial and industrial loans	24.90	19.45	71	36.79	22.98	86	32.56	22.17	84	34.46	19.53	86	40.26	20.32	92
Loans to individuals	0.70	6.58	24	0.51	6.23	20	0.78	6.13	25	0.55	7.13	15	0.52	7.36	15
Credit card loans	0	0.51	45	0	0.63	46	0	0.65	47	0	0.81	45	0	1.02	44
Agricultural loans.....	0	0.38	11	0.05	0.31	43	0	0.32	24	0	0.37	29	0.02	0.46	40
Other loans and leases.....	56.49	8.42	96	50.39	9.11	93	55.72	9.09	96	52.50	9.85	95	47.40	9.66	94
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	75.74	383.43	6	61.31	387.92	9	61.23	381.27	8	65.04	391.26	10	63.19	379.80	9
Real estate loans secured by 1–4 family.....	50.73	124.74	20	47.89	130.23	20	48.55	125.03	20	48.59	138.18	16	47.17	137.84	16
Revolving	1.01	15.53	14	0.65	18.32	13	0.53	17.42	13	0.84	21.26	16	1.28	23.33	14
Closed-end.....	49.72	107.54	24	47.24	110.40	23	48.02	106.14	24	47.75	115.20	21	45.90	112.79	22
Commercial real estate loans	20.23	238.58	6	3.68	237.16	4	3.50	234.65	3	5.40	229.44	5	4.84	219.72	5
Construction and land development.....	1.71	36.07	6	1.15	36.48	6	1.04	35.62	6	2.31	34.95	10	2.67	35.36	11
1–4 family.....	0.19	7.44	12	0	6.64	5	0	6.34	5	0	6.61	6	0.01	7.04	13
Other.....	1.52	28.34	6	1.15	28.60	7	1.04	28.16	7	2.31	27.32	10	2.66	27.26	11
Multifamily.....	5.15	35.29	11	0.10	32.93	4	0.05	32.74	3	0.09	31.04	4	0.12	27.85	5
Nonfarm nonresidential	13.37	156.30	6	2.43	156.60	4	2.41	155.06	3	3.01	152.10	5	2.05	147.22	5
Owner-occupied.....	2.63	52.63	8	1.85	52.43	10	1.84	52.37	10	1.91	53.07	12	0.97	54.89	12
Other.....	10.74	100.99	7	0.58	101.87	4	0.57	100.54	3	1.10	97.41	5	1.08	91.80	5
Real estate loans secured by farmland.....	4.78	3.67	69	9.74	3.43	80	9.18	3.44	80	11.04	3.60	83	11.18	4.02	81
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0.55	0.44	81	0.64	0.54	83
Commercial and industrial loans	105.26	116.17	51	183.96	150.16	66	182.37	139.91	71	174.15	122.02	75	206.95	128.82	79
Loans to individuals	2.95	36.56	19	2.57	36.83	18	4.39	37.47	25	2.76	43.51	16	2.67	42.67	16
Credit card loans	0	2.58	46	0	3.28	46	0	3.30	47	0.01	4.34	45	0.01	5.31	44
Agricultural loans.....	0	2.03	11	0.25	1.99	43	0.01	1.88	24	0.02	2.18	29	0.12	2.72	38
Other loans and leases.....	238.80	47.63	96	252	49.92	96	312.03	49.54	96	265.34	52.44	97	243.66	51.79	98
Supplemental															
Non-owner occupied CRE loans / Gross loans	4.16	29.25	4	0.37	26.62	5	0.30	27.32	4	0.69	26.45	5	0.75	24.79	6
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	17.60	187.63	5	1.83	186.45	4	1.66	183.76	3	3.50	178.57	4	3.87	167.93	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	20.23	244.92	6	3.68	243.47	4	3.50	240.85	3	5.40	236.10	4	4.84	225.98	5

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.25	12.31	42	16.16	10.21	79	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73
Liquid assets	61.38	29.12	96	53.38	24.65	90	53.19	26.22	89	46.10	22.44	88	44.44	22.72	87
Investment securities	55.26	20.37	99	40.29	17.19	97	41.18	17.85	99	39.11	16.99	97	40.86	17.27	97
Net loans and leases	31.98	58.81	8	39.04	63	11	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15
Net loans, leases and standby letters of credit	33.75	59.61	8	42.18	63.89	11	41.12	62.48	10	49.89	64.84	15	53.11	65.07	16
Core deposits	82.30	75.52	78	80.16	69.20	84	81.04	70.67	85	78.12	63.09	88	78.34	62.13	90
Noncore funding	7.38	10.15	49	7.36	15.53	25	7.32	14.13	30	9.26	19.36	25	9.44	21.34	15
Time deposits of \$250K or more	0.20	1.67	5	0.05	2.35	5	0.04	2.11	4	0.04	2.94	6	0.03	2.89	5
Foreign deposits	7.05	0.33	95	7.29	0.36	95	7.26	0.36	95	8.89	0.43	95	8.30	0.47	94
Federal funds purchased and repos	0.03	1.19	27	0	1.44	10	0	1.47	10	0	1.94	9	0.56	1.97	37
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.08	0.54	16	-0.46	0.59	11	-0.20	0.54	14	-0.41	0.48	15	0.34	0.54	42
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.02	0.88	33	0.02	1.75	15	0.02	1.24	23	0.03	3.01	9	0.55	3.67	21
Earning assets that reprice within 1 year	33.09	38.80	34	44.69	38.76	64	44.79	39.38	62	45.79	39.29	72	45.76	40.29	71
Interest-bearing liabilities that reprice within 1 year	4.60	6.64	44	5.05	8.86	34	5.01	8.20	37	6.48	10.19	24	6.07	10.01	31
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	28.50	30.83	42	39.65	27.76	77	39.78	29.11	74	39.31	26.63	84	39.69	27.38	78
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.14	-3.31	54	-11.20	6.19	7	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8
Net short-term noncore funding dependence	-9.73	-9.17	39	-20.11	-2.71	10	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12
Short-term investment / Short-term noncore funding	1,205.67	304.29	93	4,537.38	149.65	99	2,412.07	184.19	98	4,179.87	77.77	99	839.64	66.46	98
Liquid assets - short-term noncore funding / Nonliquid assets	156.94	36.72	96	113.75	24.47	93	112.33	28.18	93	85.04	16.97	93	77.85	16.04	92
Net loans and leases / Total deposits	35.68	73.05	3	44.62	82.06	3	43.63	79.43	3	52.88	90.31	4	56.77	90.08	5
Net loans and leases / Core deposits	38.86	78.83	2	48.70	92.26	2	47.57	88.34	2	58.93	103.93	3	62.81	105	4
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.65	0.50	1	8.69	1.73	96	8.12	1.57	97	4.35	0.72	97	-5.72	-0.82	3
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.46	1.06	40	9.19	4.54	86	8.68	4.31	86	1.93	1.36	69	-1.38	-1.98	69
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	78.05	13.65	97	33.19	11.41	84	34.72	11.38	85	49.59	12.67	92	66.47	16.19	98
Available-for-sale securities	21.78	84.59	3	66.22	86.72	15	64.69	87.23	13	50.20	85.40	7	33.43	81.88	1
U.S. Treasury securities	8.79	6.01	74	11.63	5.26	81	9.35	4.72	81	24.69	6.15	88	20.34	6.99	83
US agency securities (excluding mortgage-backed securities)	0.77	4.24	42	1.42	3.94	45	1.34	4.01	46	2.21	3.49	54	7.40	4.02	78
Municipal securities	6.14	8.38	53	7.49	9.87	54	7.61	9.83	55	6.40	7.75	56	6.76	9.16	52
Mortgage-backed securities	83.60	66.09	73	78.82	66.61	66	81.06	66.64	69	66.45	67.43	47	65.37	65.45	44
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.52	3.01	41	0.06	2.93	29	0.05	3.01	28	0.03	2.94	27	0.02	2.79	25
Mutual funds and equity securities	0.17	0.29	57	0.59	0.38	71	0.59	0.35	74	0.21	0.40	55	0.10	0.42	44
Debt securities 1 year or less	0.19	8.18	3	1.80	11.25	11	0.19	10.55	3	7.92	11.86	51	11.35	11.91	61
Debt securities 1 to 5 years	9.29	17.39	38	43.46	17.70	87	8.06	17.03	38	30.78	17.94	76	40.07	19.18	83
Debt securities over 5 years	90.34	72.07	80	54.15	68.10	27	91.16	69.86	81	61.09	66.02	37	48.48	64.73	31
Pledged securities	4.37	33.37	13	11.83	37.16	18	9.68	35.67	19	11.44	30.57	23	15.42	33.30	25
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	12.55	64.27	32	82.88	124.80	51	107.30	183.32	45	44.49	26.69	70	12.66	6.77	61
Investment securities	169.81	32.48	97	43.11	20.30	84	71.17	23.62	89	19.81	11.75	75	-2.05	9.42	26
Core deposits	101.99	16.96	99	42.21	26	87	68.65	26.88	93	24.83	11.23	85	9.17	7.29	66
Noncore funding	97.24	-21.64	99	35.62	-6.57	90	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			28,975,133	21,874,057	16,734,357
Commit: Secured commercial real estate loans	480,987	176,144	127,915	73,004	119,996
Commit: Unsecured real estate loans	0	0	66	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	1,554,934	1,271,266	962,222
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,376,266	3,051,545	2,986,772	2,757,095	2,225,449
Commercial and similar letters of credit	63,872	2,044	4,172	6,284	11,298
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	161,109	120,117	156,684	70,762	104,640
Credit derivatives - notional amount (holding company as beneficiary)	29,972	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	191,081	120,117	156,684	70,762	104,640
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	15,617,973	954,001	1,094,291	6,294,684	1,232,688
Futures and forward foreign exchange	5,018,562	13,114,419	16,517,700	9,303,393	5,675,850
Written options contracts (foreign exchange)	192,137	114,255	104,019	159,694	94,314
Purchased options contracts (foreign exchange)	190,343	114,255	104,019	159,694	94,314
Foreign exchange rate swaps	13,174,267	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	309,000	256,774	253,153	225,893	223,532
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					24.97	22.01	68	30.64	23.52	76	29.35	24.05	70		
Standby letters of credit	1.77	0.66	89	3.14	0.72	93	2.57	0.71	92	3.86	0.84	92	3.90	0.92	93
Commercial and similar letters of credit	0.03	0.02	80	0	0.02	49	0	0.02	51	0.01	0.02	59	0.02	0.02	64
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.08	0.24	60	0.12	0.39	62	0.14	0.35	62	0.10	0.42	62	0.18	0.52	68
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.18	61	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0.10	0.18	75	0.12	0.24	74	0.14	0.25	73	0.10	0.30	73	0.18	0.52	76
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	18.06	47.31	54	14.99	51.49	38	15.57	48.62	40	22.61	68.47	54	12.84	65.81	39
Interest rate contracts	8.18	35.15	32	0.98	36.10	6	0.94	34.36	5	8.82	47.31	26	2.16	43.84	12
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	8.18	20.27	41	0.98	20.71	12	0.94	20.83	10	8.82	28.86	30	2.16	26.74	17
Foreign exchange contracts	9.73	6.12	88	13.74	5.79	90	14.41	6.01	89	13.48	10.12	88	10.28	10.92	89
Futures and forward foreign exchange contracts	2.63	3.76	82	13.51	3.70	91	14.23	3.47	90	13.03	5.23	90	9.95	5.22	89
Written options contracts (foreign exchange)	0.10	0.04	87	0.12	0.03	86	0.09	0.03	83	0.22	0.05	88	0.17	0.14	86
Purchased options contracts (foreign exchange)	0.10	0.04	87	0.12	0.04	86	0.09	0.04	83	0.22	0.08	88	0.17	0.13	86
Foreign exchange rate swaps	6.90	0.76	93	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.16	0.91	75	0.26	1.80	75	0.22	1.86	72	0.32	3.32	73	0.39	4.08	73
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0.16	0.21	84	0.26	0.38	83	0.22	0.37	83	0.32	0.94	81	0.39	1.29	83
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					77.78	42.82	82	73.14	45.53	80	65.32	44.93	78		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	34,502,282	14,553,704	18,073,182	16,143,358	7,320,698
Interest rate contracts	15,617,973	954,001	1,094,291	6,294,684	1,232,688
Foreign exchange contracts.....	18,575,309	13,342,929	16,725,738	9,622,781	5,864,478
Equity, commodity, and other contracts	309,000	256,774	253,153	225,893	223,532
Derivatives Position					
Futures and forwards	5,018,562	13,114,419	16,517,700	9,303,393	5,675,850
Written options	192,137	114,255	104,019	159,694	94,314
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	192,137	114,255	104,019	159,694	94,314
Purchased options	499,343	371,029	357,172	385,587	317,846
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	499,343	371,029	357,172	385,587	317,846
Swaps	28,792,240	954,001	1,094,291	6,294,684	1,232,688
Held for trading.....	22,047,014	13,778,273	17,164,889	15,615,576	6,659,463
Interest rate contracts	4,317,973	954,001	1,094,291	6,294,684	1,232,688
Foreign exchange contracts.....	17,729,041	12,824,272	16,070,598	9,320,892	5,426,775
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	12,455,268	775,431	908,293	527,782	661,235
Interest rate contracts	11,300,000	0	0	0	0
Foreign exchange contracts.....	846,268	518,657	655,140	301,889	437,703
Equity, commodity, and other contracts	309,000	256,774	253,153	225,893	223,532
Derivative contracts (excluding futures and FX 14 days or less)	34,063,421	15,591,497	20,014,953	16,711,968	7,247,647
One year or less	15,943,542	13,058,892	17,130,995	9,578,193	4,438,322
Over 1 year to 5 years	14,781,754	1,727,191	1,955,159	5,985,715	2,349,820
Over 5 years	3,338,125	805,414	928,799	1,148,060	459,505
Gross negative fair value (absolute value)	273,016	137,012	236,778	137,760	97,763
Gross positive fair value.....	588,181	427,045	488,269	332,814	258,139
Held for trading.....	282,955	220,778	284,526	167,341	104,134
Non-traded.....	305,226	206,267	203,743	165,473	154,005
Current credit exposure on risk-based capital derivative contracts	172,153	224,861	284,831	167,341	108,901
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	45.27	94.10	4	6.56	94.62	2	6.05	94.10	2	38.99	93.44	4	16.84	92.91	3
Foreign exchange contracts	53.84	3.22	96	91.68	3.07	97	92.54	3.49	97	59.61	3.20	95	80.11	3.39	97
Equity, commodity, and other contracts	0.90	1.21	77	1.76	1.18	77	1.40	1.17	77	1.40	1.64	74	3.05	1.93	76
Futures and forwards	14.55	12.59	66	90.11	14.59	96	91.39	14.05	96	57.63	13.49	91	77.53	12.78	95
Written options	0.56	7.18	21	0.79	8.60	20	0.58	8.18	18	0.99	5.91	25	1.29	6.60	31
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.56	6.91	21	0.79	8.13	21	0.58	7.73	19	0.99	5.10	26	1.29	5.49	35
Purchased options	1.45	3.41	56	2.55	3.51	64	1.98	3.42	59	2.39	4.42	59	4.34	4.19	62
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	1.45	3.01	58	2.55	2.98	68	1.98	2.86	63	2.39	3.35	62	4.34	3.20	67
Swaps	83.45	71.71	52	6.56	67.37	10	6.05	68.76	10	38.99	69.75	17	16.84	70.34	11
Held for trading	63.90	40.70	57	94.67	43.02	82	94.97	43.53	82	96.73	44.16	83	90.97	46.31	73
Interest rate contracts	12.52	34.66	46	6.56	36.62	41	6.05	36.62	41	38.99	37.24	48	16.84	38.40	42
Foreign exchange contracts	51.39	1.55	96	88.12	1.45	97	88.92	1.60	97	57.74	1.60	96	74.13	1.85	97
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	36.10	59.30	42	5.33	56.98	17	5.03	56.47	17	3.27	55.84	16	9.03	53.69	26
Interest rate contracts	32.75	56.22	43	0	54.32	3	0	53.82	3	0	52.22	2	0	50.60	2
Foreign exchange contracts	2.45	0.36	91	3.56	0.39	91	3.62	0.46	91	1.87	0.34	90	5.98	0.57	93
Equity, commodity, and other contracts	0.90	0.11	90	1.76	0.10	93	1.40	0.10	92	1.40	0.13	91	3.05	0.16	94
Derivative contracts (excluding futures and forex 14 days or less)	98.73	91.91	58	107.13	90.28	91	110.74	91.48	90	103.52	93.86	87	99	94.47	63
One year or less	46.21	27.90	74	89.73	31.66	90	94.79	32.05	90	59.33	32.17	74	60.63	32.51	76
Over 1 year to 5 years	42.84	29.78	68	11.87	27.15	27	10.82	27.06	24	37.08	30.45	60	32.10	31.16	52
Over 5 years	9.68	29.19	26	5.53	28.15	19	5.14	29.56	17	7.11	28.09	21	6.28	28.71	23
Gross negative fair value (absolute value)	0.79	1.18	40	0.94	1.65	43	1.31	1.55	53	0.85	0.83	53	1.34	0.72	93
Gross positive fair value	1.70	1.59	56	2.93	2.48	58	2.70	2.23	64	2.06	1.19	84	3.53	0.85	97
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	53	0.02	0.07	39	0.03	0.07	50	0.02	0.06	62	0.02	0.06	55
Gross positive fair value (X)	0.04	0.06	61	0.06	0.10	46	0.06	0.09	54	0.05	0.07	69	0.05	0.06	77
Held for trading (X)	0.02	0.05	56	0.03	0.07	49	0.04	0.07	50	0.03	0.06	61	0.02	0.05	69
Non-traded (X)	0.02	0.01	79	0.03	0.02	74	0.03	0.02	77	0.03	0.01	84	0.03	0.01	92
Current credit exposure (X)	0.01	0.05	37	0.03	0.07	38	0.04	0.06	46	0.03	0.05	50	0.02	0.04	65
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.19	0.59	38	0.41	0.91	39	0.44	0.85	45	0.36	0.73	54	0.28	0.53	72

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	447,765	304,924	304,924	280,903	255,024
Gross losses	128,887	80,400	102,905	92,602	67,917
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	16,108	16,182	29,018	21,037	11,443
Net losses	112,779	64,218	73,887	71,565	56,474
Provision for loan and lease losses	40,795	246,694	189,226	94,183	84,291
Adjustments	22,072	25,557	27,502	1,403	-1,938
Ending balance	397,853	512,957	447,765	304,924	280,903
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.04	-0.12	84	0.41	0.66	28	0.22	0.51	16	0.15	0.15	61	0.15	0.14
Provision for loan and lease losses / Average loans and leases	0.11	-0.21	91	0.92	1.06	49	0.51	0.82	27	0.31	0.24	70	0.33	0.24
Provision for loan and lease losses / Net loan and lease losses	36.17	-65.12	72	384.15	587.54	46	256.10	487.86	34	131.60	130.58	64	149.26	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.65	1.32	9	1.34	1.58	35	0.99	1.58	14	0.92	0.83	60	0.99	0.90
Allowance for loan and lease losses / Total loans and leases	0.65	1.30	11	1.34	1.55	36	0.99	1.55	16	0.92	0.81	61	0.99	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	2.65	17.40	3	5.99	11.29	44	6.06	11.58	43	4.26	8.03	47	4.97	7.54
Allowance for loan and lease losses / Nonaccrual assets	347.83	330.05	68	485.25	301.93	83	429.54	299.17	78	297	218.72	78	298.38	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	337.84	271.93	72	485.25	249.38	89	429.54	244.34	85	295.95	151.73	86	292.28	160.51
Gross loan and lease losses / Average loans and leases	0.33	0.20	77	0.30	0.35	57	0.28	0.34	52	0.31	0.28	66	0.27	0.30
Recoveries / Average loans and leases	0.04	0.08	33	0.06	0.07	50	0.08	0.07	66	0.07	0.08	54	0.04	0.09
Net losses / Average loans and leases	0.29	0.12	87	0.24	0.28	56	0.20	0.27	48	0.24	0.21	65	0.22	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	15.65	25.09	35	17.47	24.77	39	31.34	33.98	54	30.97	36.22	52	17.17	41.30
Earnings coverage of net loan and lease losses (X)	19.64	26.30	55	21.83	20.97	68	26.14	22.91	68	23.82	24.40	65	25.63	21.75

Net Loan and Lease Losses By Type

Real estate loans	0	0.02	36	0.02	0.04	45	0.01	0.04	37	0.02	0.01	68	0	0.02	40
Real estate loans secured by 1–4 family.....															
Revolving	0	-0.01	53	0.02	0.01	69	0.01	0.01	64	0.03	0.01	76	0	0.01	35
Closed-end.....	-0.29	-0.07	12	1.12	0.01	97	0.99	0.01	96	1.72	0.02	96	0	0.03	37
Commercial real estate loans	0	-0.01	73	0.01	0.01	62	0	0	57	0	0	56	0	0.01	44
Construction and land development	0	0.04	23	0	0.06	24	0	0.07	17	0	0.01	38	0	0.01	47
1–4 family.....	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.03	70
Other	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Multifamily.....	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	68
Nonfarm nonresidential	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Owner-occupied.....	0	0.05	20	0	0.08	17	0	0.11	14	0	0.02	38	0	0.02	35
Other.....	0	0.01	31	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	34
Real estate loans secured by farmland.....	0	0.04	18	0	0.05	30	0	0.08	24	0	0.01	40	0	0.01	44
Commercial and industrial loans	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Loans to individuals.....															
Credit card loans	0.27	0.19	68	0.60	0.46	68	0.50	0.47	61	0.61	0.37	79	0.49	0.31	73
Agricultural loans.....	0.66	0.72	59	0.67	1.25	37	0.27	1.13	17		1.17			1.16	
Loans to foreign governments and institutions	-216.67	2.27	1	-15.50	3.33	2	-15	2.92	2	3.58	3.11	59	-5.16	2.92	4
Other loans and leases.....	0.02	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38		
	0.31	0.09	87	0	0.14	11	0	0.15	10	0.01	0.15	37	0.01	0.14	42

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		14,140		29,821		51,882		77,771		138,032
90+ days past due loans and leases		3,381		0		0		365		1,964
Nonaccrual loans and leases		114,383		105,710		104,244		102,668		94,143
Total past due and nonaccrual loans and leases		131,904		135,531		156,126		180,804		234,139
Restructured 30–89 days past due		176		0		0		3,870		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		84,290		36,356		56,529		76,991		52,056
Total restructured loans and leases		84,466		36,356		56,529		80,861		52,056
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		38,159		14,163		2,886		28,120		31,639
Other real estate owned		1,147		1,179		1,179		0		0
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.02	0.29	4	0.08	0.37	13	0.11	0.39	13	0.23
90+ days past due loans and leases	0.01	0.09	33	0	0.13	10	0	0.12	9	0
Nonaccrual loans and leases	0.19	0.54	12	0.28	0.66	17	0.23	0.66	10	0.31
90+ days past due and nonaccrual loans and leases	0.19	0.68	10	0.28	0.84	8	0.23	0.85	7	0.31
30–89 days past due restructured	0	0.01	39	0	0.01	17	0	0.01	16	0.01
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0.14	0.12	60	0.09	0.14	45	0.13	0.13	57	0.23
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.02	0.29	4	0.08	0.37	12	0.11	0.40	13	0.23
90+ days past due assets	0.01	0.09	31	0	0.13	9	0	0.12	8	0
Nonaccrual assets	0.19	0.55	12	0.28	0.67	16	0.23	0.67	10	0.31
30+ days past due and nonaccrual assets	0.21	1	4	0.35	1.25	6	0.35	1.29	4	0.55
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.06	0.40	6	0.11	0.52	6	0.09	0.52	6	0.14
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.42	5	0.11	0.55	5	0.09	0.55	5	0.14
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.08	0.48	4	0.12	0.61	6	0.09	0.60	4	0.19
Allowance for loan and lease losses	38.67	67.85	27	23.60	66.38	11	24.19	66.66	10	44.16
Equity capital + allowance for loan and lease losses	1.05	4.12	8	1.46	5.10	10	1.25	4.97	8	1.99
Tier 1 capital + allowance for loan and lease losses	1.05	4.89	6	1.56	6.26	9	1.33	6.05	5	2.05
Loans and leases + other real estate owned	0.25	0.82	11	0.32	0.98	8	0.24	0.97	6	0.41

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due.....	0.03	0.25	12	0.05	0.35	11	0.17	0.39	26	0.15	0.38	20	0.15	0.42	17	
	90+ days past due	0.02	0.12	50	0	0.17	15	0	0.16	14	0.01	0.16	37	0.04	0.22	48	
	Nonaccrual.....	0.43	0.60	45	0.14	0.70	11	0.14	0.76	10	0.13	0.46	13	0.11	0.57	10	
Commercial and industrial	30–89 days past due.....	0.07	0.24	24	0.06	0.24	26	0.11	0.23	38	0.55	0.31	79	0.67	0.30	85	
	90+ days past due	0.01	0.02	60	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	35	
	Nonaccrual.....	0.44	0.65	43	0.70	0.80	47	0.66	0.75	50	0.85	0.83	59	0.79	0.76	58	
Individuals	30–89 days past due.....	0.08	0.60	18	0	0.74	4	0	0.83	4	0	0.83	5	0	0.84	5	
	90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15	
	Nonaccrual.....	0.04	0.17	36	0	0.24	8	0	0.28	9	0	0.17	11	0	0.23	8	
Depository institution loans	30–89 days past due.....		0.03			0.01			0		0	0	47	0	0	47	
	90+ days past due		0			0			0		0	0	49	0	0	47	
	Nonaccrual.....		0			0			0		0	0	48	0	0	48	
Agricultural	30–89 days past due.....		0.11			0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0			0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.51			0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due.....		0			3.73			0			0.07				0.01	
	90+ days past due		0			0			0			0				0	
	Nonaccrual.....		0.17			0.04			0.09			0.03				0.06	
Other loans and leases	30–89 days past due.....	0	0.11	30	0.10	0.14	63	0.11	0.18	58	0.05	0.20	44	0.42	0.17	81	
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31	
	Nonaccrual.....	0	0.13	40	0	0.19	36	0	0.15	38	0	0.13	15	0	0.14	17	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.04	0.36	9	0	0.51	1	0.21	0.65	18	0.20	0.67	11	0.21	0.71	14
	90+ days past due	0.03	0.25	51	0	0.36	16	0	0.33	16	0.01	0.31	38	0.06	0.46	44
	Nonaccrual	0.14	0.76	11	0.15	0.91	9	0.16	0.89	12	0.17	0.73	13	0.15	0.86	10
Revolving	30–89 days past due	0.37	0.33	59	0	0.40	6	4.95	0.48	97	0	0.45	5	0	0.50	5
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.29	1.05	27	1.47	1.28	73	1.68	1.13	77	4.59	1	93	1.14	1.17	73
Closed-end	30–89 days past due	0.03	0.36	10	0	0.52	1	0.16	0.65	9	0.20	0.70	12	0.21	0.75	15
	90+ days past due	0.03	0.27	54	0	0.41	17	0	0.38	17	0.01	0.35	42	0.06	0.53	47
Junior lien	Nonaccrual	0.14	0.71	12	0.13	0.89	9	0.14	0.87	12	0.09	0.70	9	0.12	0.84	9
	30–89 days past due	0	0.01	32	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.04	30	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0.02	0.16	19	0	0.21	5	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	1.24	0.48	89	0.35	0.53	43	0.35	0.62	39	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	6.95	0.31	97	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	6.95	0.25	97	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.03	0.12	31	0	0.21	7	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual	0.99	0.58	79	0.53	0.68	53	0.51	0.80	45	0	0.28	5	0	0.30	5
	30–89 days past due	0.03	0.04	57	0	0.07	7	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual	0.25	0.20	62	0.53	0.26	84	0.51	0.27	81	0	0.16	7	0	0.17	6
	30–89 days past due	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.73	0.31	82	0	0.36	6	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30–89 days past due	0	0.13	30	0.32	0.24	74	0	0.11	30	0.03	0.23	52	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0	0.79	7	0	0.92	8	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,100,226	1,548,969	1,585,296	1,470,123	1,378,491										
Retained earnings	7,138,851	5,366,906	5,743,769	4,575,601	3,791,838										
Accumulated other comprehensive income (AOCI)	64,534	620,394	622,517	84,445	-54,120										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	12,303,611	7,536,269	7,951,582	6,130,169	5,116,209										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	466,380	178,684	202,165	187,240	0										
Accumulated other comprehensive income-related adjustments	56,468	620,264	611,411	85,185	-51,061										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	11,780,763	6,737,321	7,138,006	5,857,744	5,167,270										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	11,780,763	6,737,321	7,138,006	5,857,744	5,167,270										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,065,039	340,138	340,138	340,138	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	368,630	174,445	213,791	59,560	64,206										
Additional tier 1 capital before deductions	2,433,669	514,583	553,929	399,698	64,206										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	2,433,669	514,583	553,929	399,698	64,206										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	471,388	517,851	483,494	372,580	336,086										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	471,388	517,851	483,494	372,580	336,086										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	471,388	517,851	483,494	372,580	336,086										
Exited advanced approach tier 2 capital															
Total capital	14,685,820	7,769,755	8,175,429	6,630,022	5,567,562										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	183,438,761	87,957,137	103,417,060	69,265,893	57,714,791										
Less: Deductions from common equity tier 1 capital	466,380	178,684	202,165	187,240	0										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	182,972,381	87,778,453	103,214,895	69,078,653	57,714,791										
Total risk-weighted assets	92,511,227	54,738,028	64,680,666	46,577,485	38,527,853										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.73	12.59	58	12.31	12.26	56	11.04	12.35	32	12.58	12.11	66	13.41	12.09	78
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.37	13.31	81	13.25	12.97	67	11.89	13.08	31	13.43	12.78	69	13.58	12.85	73
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.87	15.21	68	14.19	15.12	37	12.64	15.23	10	14.23	14.36	58	14.45	14.45	63
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.77	9.07	15	8.26	9.05	29	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0						0			0			0			
Life insurance assets		111,912			0			0			0			0			

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue	2.90			2.06			2.84			7.32			4.86					
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.77	11.72	9	0	11.07	3	0	11.03	3	0	11.51	3	0	10.22	5			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	238,360									193,480			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.12	0.44	84	0	0.75	37	0.17	0.75	84	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018								
Foreign Activities																
Total foreign loans and leases	6,341,837		4,628,716		5,601,311		3,790,958		2,781,565							
Real estate loans.....	8,536		17,386		20,320		18,907		6,932							
Commercial and industrial loans	1,640,099		1,576,424		1,677,857		1,573,612		1,675,706							
Loans to depository institutions and other banks acceptances	0		0		0		36,130		35,201							
Loans to foreign governments and institutions	0		0		0		0		0							
Loans to individuals	0		0		1		0		0							
Agricultural loans.....	0		0		0		0		0							
Other foreign loans.....	4,693,202		3,034,906		3,903,133		2,162,309		1,063,726							
Lease financing receivables.....	0		0		0		0		0							
Debt securities	15,337		23,449		24,492		9,039		5,811							
Interest-bearing bank balances	2,750,351		1,517,421		1,646,458		823,852		675,932							
Total selected foreign assets	9,107,525		6,169,586		7,272,261		4,623,849		3,463,308							
Total foreign deposits	13,460,987		7,078,320		8,425,853		6,348,604		4,735,285							
Interest-bearing deposits	8,290,850		4,844,954		5,761,267		4,593,848		3,436,435							
Non-interest-bearing deposits.....	5,170,137		2,233,366		2,664,586		1,754,756		1,298,850							
Analysis Ratios																
Yield: Foreign loans	3.13	0.63	88	3.18	0.88	84	3.11	0.87	82	3.58	1.25	80	3.24	1.17	79	
Cost: Interest-bearing deposits.....	0.02	0.12	33	0.18	0.48	25	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9	
Net Losses as a Percent of Foreign Loans by Type																
Real estate loans		0.18			6.51			5.18			27.03				27.29	
Commercial and industrial loans		0.86		0.27	0.43	47	0.10	0.64	27	0.15	0.29	45	0.45	1.53	52	
Foreign governments and institutions		0			0			0			0				0	
Growth Rates																
Net loans and leases.....	37.01	-0.16	86	38.65	-0.58	90	47.75	-2.40	91	36.29	22.48	82	24.37	7.24	73	
Total selected assets.....	47.62	3.36	86	44.85	2.65	89	57.28	2.04	91	33.51	12.40	82	25.24	3.24	79	
Deposits	90.17	10.74	96	40.68	-1.43	93	32.72	3.46	83	34.07	10.36	83	42.42	5	83	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	50,000	50,000	733,000	140,000	-100.00	-100.00
Dividends		0	50,000	50,000	733,000	140,000	-100.00	-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		46,449	22,416	32,390	27,265	21,659	107.21	255.60
Dividends		0	0	0	0	0		
Interest		194	1,213	1,414	1,683	0	-84.01	546.67
Management and service fees		46,255	21,203	30,976	25,582	21,659	118.15	254.93
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		46,449	72,416	82,390	760,265	161,659	-35.86	40.49
Securities gains (losses)		0	44,057	58,507	57,335	19,729	-100.00	-100.00
Other operating income		534,252	214,106	272,208	121,995	93,224	149.53	1172.27
Total operating income		580,701	330,579	413,105	939,595	274,612	75.66	544.41
Operating Expenses								
Personnel expenses		48,539	27,090	35,804	31,199	26,048	79.18	194.19
Interest expense		32,015	14,628	21,795	31,543	32,036	118.86	34.39
Other expenses		112,297	47,977	85,058	63,514	44,926	134.06	365.21
Provision for loan and lease losses		378	-231	-230	121	0		
Total operating expenses		193,229	89,464	142,427	126,377	103,010	115.99	200.05
Income (loss) before taxes		509,745	237,099	357,005	816,086	169,515	114.99	1882.21
Applicable income taxes (credit)		219,861	86,056	145,790	40,219	14,383	155.49	2918.82
Extraordinary items								
Income before undistributed income of subsidiaries		289,884	151,043	211,215	775,867	155,132	91.92	1472.64
Equity in undistributed income of subsidiaries		1,149,722	664,415	997,153	360,989	818,708	73.04	334.21
Bank subsidiaries		863,201	533,145	776,243	303,618	793,641	61.91	239.27
Nonbank subsidiaries		286,521	131,270	220,910	57,371	25,067	118.27	2666.71
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		1,439,606	815,458	1,208,368	1,136,856	973,840	76.54	408.30
Memoranda								
Bank net income		863,201	583,145	826,243	1,036,618	933,641	48.03	214.54
Nonbank net income		286,521	131,270	220,910	57,371	25,067	118.27	2666.71
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		13,463,916	80.97	6,106,707	68.42	7,070,896	74.95	5,037,941	4,557,287	120.48	295.32
Common and preferred stock		13,400,158	80.59	6,104,361	68.39	7,068,964	74.93	5,034,095	4,554,813	119.52	293.54
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		63,758	0.38	2,346	0.03	1,932	0.02	3,846	2,474	2617.73	8063.64
Investment in nonbank subsidiaries		1,081,837	6.51	580,641	6.51	667,485	7.08	447,859	117,303	86.32	837.48
Common and preferred stock		1,074,136	6.46	569,601	6.38	666,997	7.07	432,073	116,968	88.58	831.02
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		7,696	0.05	10,474	0.12	395	0	15,246	0	-26.52	
Other receivables		5	0	566	0.01	93	0	540	335	-99.12	-80.77
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		348	0	0	0	287	0	0	0	0	-58.67
Securities		257,587	1.55	283,303	3.17	323,064	3.42	149,451	222,715	-9.08	1020.33
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		1,090,322	6.56	1,309,650	14.67	670,738	7.11	800,926	553,049	-16.75	134.03
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		113,133	0.68	127,490	1.43	126,136	1.34	94,667	20,281	-11.26	910.03
Intangible assets		6,541	0.04	-13,089	-0.15	9,173	0.10	-13,089	0	0	
Other assets		614,179	3.69	530,969	5.95	566,156	6	525,015	469,352	15.67	38.81
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		16,627,863	100.00	8,925,671	100.00	9,433,935	100.00	7,042,770	5,939,987	86.29	272.44
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	406	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	87,594	0	0	
Subordinated notes and debentures		1,834,745	11.03	843,430	9.45	843,628	8.94	347,987	696,465	117.53	164.24
Other liabilities		394,507	2.37	284,738	3.19	365,122	3.87	133,165	110,290	38.55	279.29
Balance due to subsidiaries and related institutions		97,945	0.59	4,568	0.05	5,485	0.06	3,311	17,023	2044.15	33.81
Total liabilities		2,327,197	14	1,132,736	12.69	1,214,235	12.87	572,463	823,778	105.45	167.02
Equity Capital		14,300,666	86	7,792,935	87.31	8,219,700	87.13	6,470,307	5,116,209	83.51	298.01
Perpetual preferred stock (income surplus)		2,065,039	12.42	340,138	3.81	340,138	3.61	340,138	0	507.12	
Common stock		59	0	52	0	52	0	52	53	13.46	13.46
Common surplus		5,100,168	30.67	1,548,918	17.35	1,585,244	16.80	1,470,070	1,378,438	229.27	318.20
Retained earnings		7,070,867	42.52	5,283,433	59.19	5,671,749	60.12	4,575,601	3,791,838	33.83	210.55
Accumulated other comprehensive income		64,533	0.39	620,394	6.95	622,517	6.60	84,446	-54,120	-89.60	-33.18
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		16,627,863	100.00	8,925,671	100.00	9,433,935	100.00	7,042,770	5,939,987	86.29	272.44
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		89,821	0.54	0	0	0	0	0	0	0	74.25
Notes payable to subsidiaries that issued TPS		89,821	0.54	0	0	0	0	0	0	0	79.64
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	17.70	12.52	86	15.04	6.29	94	16.29	7.29	95	19.98	9.68	96	20.58	10.40	98
Bank net income / Average equity investment in banks	11.61	12.35	50	13.78	6.43	91	13.94	7.45	89	21.47	10.51	94	22.72	11.19	96
Nonbank net income / Average equity investment in nonbanks	44.19	13.18	89	36.02	8.01	91	42.31	9.75	92	15.85	7.89	74	24.94	7.10	92
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	59.96	96.45	12	71.51	87.60	18	68.38	88.16	15	91.18	82.22	27	95.87	82.56	26
Nonbank net income / Parent net income	19.90	3.22	91	16.10	4.43	85	18.28	3.59	89	5.05	5.93	72	2.57	3.78	71
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	16.27	16.51	66	14.54	20.37	52	14.77	20.06	55	8.85	20.43	38	16.10	20.88	59
Total debt / Equity capital	12.83	11.37	69	10.82	14.74	56	10.26	14.41	55	6.74	14.31	50	13.61	14.69	65
Total debt + notes payable to subs that issued TPS / Equity capital	13.46	13.41	60	10.82	17.04	46	10.26	16.67	44	6.74	16.36	34	13.61	17.10	57
Total debt + Loans guaranteed for affiliate / Equity capital	12.83	11.46	68	10.82	15.02	55	10.26	14.68	55	6.74	14.56	50	13.61	15.14	63
Total debt / Equity capital – excess over fair value	12.83	11.47	69	10.82	14.86	56	10.26	14.52	55	6.74	14.51	50	13.61	14.81	65
Long-term debt / Equity capital	12.83	10.65	69	10.82	13.73	57	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0.01	1.02	73	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	95.33	40.69	90	100	32.61	98	100	34.67	98	76.96	28.44	91	100	28.63	98
Double Leverage															
Equity investment in subs / Equity capital	101.21	103.15	44	85.64	103.27	2	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7
Total investment in subs / Equity capital	101.71	108.29	36	85.81	110.46	0	94.14	110.16	4	84.78	111.07	0	91.37	112.48	3
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.09	0.27	42	-1.03	0.69	6	-0.40	0.47	17	-0.88	0.36	7	-0.46	0.35	12
Equity investment in subs – equity cap / Net income-div (X)	0.09	0.85	11		2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	158.19	152.56	64	245.59	128.63	89	172.50	136.59	73	717.28	177.68	97	258.63	162.34	87
Cash from ops + noncash items + op expense / Op expense + dividend	-21.34	155.61	1	121.63	142.45	45	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	283.33	94.59	96	604.56	140.42	97	23.40	134.08	5	152.60	116.34	77	198.93	103.19	93
Pretax operating income + interest expense / Interest expense	1,692.21	1,645.53	60	1,720.86	1,826.91	71	1,738.01	2,016.32	70	2,687.22	1,968.54	78	629.14	2,898.75	35
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,657.66	1,896.20	64	1,720.86	1,413.95	76	1,738.01	1,539.23	78	2,687.22	1,632.83	80	629.14	1,369.37	34
Dividends + interest from subsidiaries / Interest expense + dividends	0.27	174.48	4	188.39	144.62	74	132.02	150.43	49	2,329.15	210.80	98	437.01	188.90	94
Fees + other income from subsidiaries / Salary + other expenses	28.76	12.03	79	28.25	14.76	73	25.63	13.95	73	27.01	16.52	73	30.52	16.08	73
Net income / Current part of long-term debt + preferred dividends (X)	35.56	40.79	72	64.94	26.65	86	70.46	35.64	85		57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.60	3.29	80	16.63	3.69	91	8.90	3.85	82	11.73	2.64	88	10.53	2.61	89
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.60	47		0.12			0	0.10	46		0.04			0.24
Nonaccrual	0	1.04	44		0.80			0	1.03	40		0.54			6.54
Total	0	1.64	41		0.92			0	1.13	37		0.58			6.78
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	0	49	0	0	49	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	0	49	0	0	49	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.59	1.76	75	0.80	2.95	74	0.78	2.66	73	0.87	5.62	70	0.29	5.50	55
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.07	86	0.04	0.07	84	0.03	0.08	85	0.05	0.19	80	0.03	0.21	78

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	13.97	69.90	9	8.31	84.44	4	8.12	81.10	4	0	57.84	1	0	57.26	2
Dividends declared / Net income	2.81	27.22	9	1.54	49.77	9	1.42	42.29	9	0	33.08	3	0	27.33	5
Net income – dividends / Average equity.....	17.20	9.25	88	14.80	3.19	95	16.06	4.14	96	19.98	6.46	96	20.58	7.33	99
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	160.45	8	398.18	130.19	90	291.55	132.17	87		178.13			157.73	
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23		7.53			7.13	
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44		21.40			16.86	
Dividends from all subsidiaries	0	213.42	2	398.18	167.02	88	291.55	174.85	83		260.40			215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.30	6	8.57	61.85	13	6.05	60.28	9	70.71	66.55	54	15	60.71	12
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	0	48.70	4	8.57	71.13	11	6.05	62.88	7	70.71	69.36	49	15	63.43	11
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	66.90	8	0	52.29	17	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0.07	2.38	66	0.92	4.57	69	0.64	7.38	65	2.93	20.25	60	0	18.56	24
Management and service fees from nonbank subsidiaries	16.14	0.66	94	16.15	0.93	92	14.02	0.86	94	44.59	1.92	95	86.40	2.96	95
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	16.21	94.31	27	17.08	70.62	35	14.66	79.84	29	47.52	150.41	28	86.40	99.33	49
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	15.12	68	24	12.10	69.76	20	78.01	67.32	35	50.98	65.18	29
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0	82.68	3	15.12	80.80	14	12.10	82.20	13	78.01	78.80	27	50.98	74.20	23
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0.03	0.20	78	0.37	0.90	81	0.34	0.73	80	0.18	1.19	72	0	2.32	29
Management and service fees from nonbank subsidiaries	7.97	0.02	99	6.41	0.03	98	7.50	0.02	99	2.72	0.06	95	7.89	0.03	97
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	8	5.69	78	6.78	5.80	76	7.84	4.70	79	2.90	7.29	67	7.89	7.64	75
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13		0	83.37	12		87.87	
Loans and advances from subsidiaries / Total debt	4.90	28.03	35	0	27.05	12	0	27.08	12	0	28.33	11	0	26.53	12